

AMENDMENTS TO THE CLAIMS:

This listing of claims will replace all prior versions and listings of claims in the application:

1. (Currently Amended) A method for providing a financial product to a customer, said method comprising:

receiving customer information from at least one source chosen from a purchase database, an application database, a call center database, an Internet database, and a public records database ~~describing a life status for said customer;~~

analyzing the received customer information using a filter that categorizes a customer into a life status, wherein the life status corresponds to the customer's demographic classification;

~~determining a revised life status for said customer based on the received customer information; and~~

selecting, from a set of financial products, the a first financial product for the customer based on said life status using a data structure that relates each life status type to a particular financial product;

monitoring, periodically, the customer information for changes;

automatically revising, based on a change to the customer information, the customer's life status; and

selecting, from the set of financial products, a second financial product for the customer based on said revised life status using the data structure that relates each life status type to a particular financial product.

Claims 2-4. (Canceled.)

5. (Currently Amended) A method for providing a financial product to a customer according to claim [4] 1, further comprising:

determining the creditworthiness of the customer.

6. (Currently Amended) A method for providing a financial product to a customer according to claim 5, further comprising:

optimizing said first and second financial ~~product~~ products based on said creditworthiness.

7. (Currently Amended) A method for providing a financial product to a customer according to claim 6, further comprising:

offering said first and second financial ~~product~~ products to said customer.

Claims 8-12. (Canceled.)

13. (Currently Amended) A method for providing a financial product to a customer according to claim 1, wherein selecting said first and second financial ~~product~~ products further comprises:

determining the creditworthiness of said customer; and

~~selecting the financial product based on said revised life status and said creditworthiness~~

including the customer's creditworthiness as a factor in the selection of said first and second financial products.

14. (Currently Amended) A method for providing a financial product to a customer according to claim 1, further comprising:

periodically ~~collect~~ receiving said customer information.

Claims 15 and 16. (Canceled.)

17. (Currently Amended) A system for providing a financial product to a customer, said method comprising:

means for receiving customer information from at least one of a purchase database, an application database, a call center database, an Internet database, and a public records database ~~describing a life status for said customer;~~

means for analyzing the received customer information using a filter that categorizes a customer into a life status, wherein the life status corresponds to the customer's demographic classification;

~~means for determining a revised life status for said customer based on the received customer information; and~~

means for selecting, from a set of financial products, ~~the~~ a first financial product for the customer based on said life status using a data structure that relates each life status type to a particular financial product;

means for monitoring, periodically, the customer information for changes;

means for automatically revising, based on changes to the customer information, the customer's life status; and

means for selecting, from the set of financial products, a second financial product for the customer based on said revised life status using the data structure that relates each life status type to a particular financial product.

Claims 18-20. (Canceled.)

21. (Currently Amended) A system for providing a financial product to a customer according to claim ~~20~~ 17, further comprising:

means for determining the creditworthiness of the customer.

22. (Currently Amended) A system for providing a financial product to a customer according to claim 21, further comprising:

means for optimizing said first and second financial ~~product~~ products based on said creditworthiness.

23. (Currently Amended) A system for providing a financial product to a customer according to claim 22, further comprising:

means for offering said first and second financial ~~product~~ products to said customer.

24. (Currently Amended) A computer for providing a financial product to a customer, said computer comprising:

a memory having program instructions; and

a processor, responsive to the programming instructions, configured to:

~~receiving~~ receive customer information from at least one source chosen
from a purchase database, an application database, a call center database, an Internet
database, and a public records database ~~describing a life status for said customer;~~

analyze the received customer information using a filter that categorizes a
customer into a life status, wherein the life status corresponds to the customer's
demographic classification;

~~determining a revised life status for said customer based on the received~~
~~customer information; and~~

~~selecting~~ select, from a set of financial products, ~~the~~ a first financial
product for the customer based on said life status using a data structure that relates
each life status type to a particular financial product;

monitor, periodically, the customer information for changes;

automatically revise, based on changes to the customer information, the
customer's life status; and

select, from the set of financial products, a second financial product for the
customer based on said revised life status using the data structure that relates each life
status type to a particular financial product.

Claims 25-27. (Canceled.)

28. (Currently Amended) A computer for providing a financial product to a
customer according to claim ~~27~~ 24, wherein said processor is further configured to:

~~determining~~ determine the creditworthiness of the customer.

29. (Currently Amended) A ~~method~~ computer for providing a financial product to a customer according to claim 28, wherein said processor is further configured to:

~~optimizing~~ optimize said first and second financial ~~product~~ products based on said creditworthiness.

30. (Currently Amended) A ~~method~~ computer for providing a financial product to a customer according to claim 29, wherein said processor is further configured to:

~~offering~~ offer said first and second financial ~~product~~ products to said customer.

31. (New) A method for providing a financial product to a customer according to claim 1, wherein the data structure comprises a matrix or algorithm.

32. (New) A system for providing a financial product to a customer according to claim 17, wherein the data structure comprises a matrix or algorithm.

33. (New) A computer for providing a financial product to a customer according to claim 24, wherein the data structure comprises a matrix or algorithm.